

Fill in this information to identify the case:

Debtor 1 JOHN M SMILO
 Debtor 2 Traci Lynn Smilo

United States Bankruptcy Court for the: Southern District of Ohio, Columbus Division District of OH
 (State)

Case Number 1753776

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor:**Court claim no (if known):** 6-1

U.S. Bank National Association, not in its individual capacity but solely as trustee of
 NRZ Pass-Through Trust V-B

Date of payment change: 08/03/2018
 Must be at least 21 days after date of
 this notice

Last four digits of any number you use to identify the
 debtor's account: 9638

New total payment: \$1,295.34
 Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the
 basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$320.38 **New escrow payment:** \$333.38

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate note?

☒ No

☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not
 attached, explain why: _____

Current interest rate: **New interest rate:**
Current principal and interest payment: **New principal and interest payment:**

Part 3: Other Payment Adjustment

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification
 agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: **New mortgage payment:**

Debtor 1 JOHN M SMILO Case Number (if known) 1753776

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor
- ☒ I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Stephanie St. Martin-Ancik Date 07/05/2018

Signature

Print Stephanie St. Martin-Ancik Title Bankruptcy Case Manager

Company Shellpoint Mortgage Servicing

Address PO Box 10826

Greenville SC 29603-0826

Contact phone (800) 365-7107 Email mtgbk@shellpointmtg.com



Shellpoint Mortgage Servicing
55 Beattie Place
Suite 110
Greenville, SC 29601
For Inquiries: (800) 365-7107

Final

JOHN M SMILO
636 RIDGEWOOD DR
COSHOCOTON OH 43812

Analysis Date: June 07, 2018
Loan:
Property Address:
636 RIDGEWOOD DR
COSHOCOTON, OH 43812

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Aug 03, 2018	Prior Esc Pmt	April 03, 2018	Escrow Balance Calculation	
P & I Pmt:	\$961.96	\$961.96			P & I Pmt:	\$961.96	Due Date:	May 03, 2018
Escrow Pmt:	\$320.38	\$333.38			Escrow Pmt:	\$320.38	Escrow Balance:	\$1,480.29
Other Funds Pmt:	\$0.00	\$0.00			Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$961.14
Asst. Pmt (-):	\$0.00	\$0.00			Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$1,373.25
Reserve Acct Pmt:	\$0.00	\$0.00			Resrv Acct Pmt:	\$0.00		
Total Payment:	\$1,282.34	\$1,295.34			Total Payment:	\$1,282.34	Anticipated Escrow Balance:	\$1,068.18

Shortage/Overage Information		Effective Aug 03, 2018
Upcoming Total Annual Bills		\$4,000.50
Required Cushion		\$666.75
Required Starting Balance		\$920.61
Escrow Shortage		\$0.00
Surplus		\$147.57

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of \$666.75. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below \$666.75 or 1/6 of the anticipated payment from the account.

This is a statement of actual activity in your escrow account from Nov 1997 to July 2018. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	\$1,159.91	\$1,159.91
Nov 1997	\$320.38				*	\$1,480.29	\$1,159.91
Dec 1997	\$320.38				*	\$1,800.67	\$1,159.91
Jan 1998	\$320.38				*	\$2,121.05	\$1,159.91
Feb 1998	\$320.38				*	\$2,441.43	\$1,159.91
Mar 1998	\$320.38				*	\$2,761.81	\$1,159.91
Apr 1998	\$320.38				*	\$3,082.19	\$1,159.91
May 1998	\$320.38				*	\$3,402.57	\$1,159.91
Jun 1998	\$320.38				*	\$3,722.95	\$1,159.91
Jul 1998	\$320.38				*	\$4,043.33	\$1,159.91
Aug 1998	\$320.38				*	\$4,363.71	\$1,159.91
Sep 1998	\$320.38				*	\$4,684.09	\$1,159.91
May 2018		\$320.38			*	\$4,684.09	\$1,480.29
					Anticipated Transactions	\$4,684.09	\$1,480.29
Jun 2018		\$640.76 ^P					\$2,121.05
Jul 2018		\$320.38 ^P		\$1,373.25	County Tax		\$1,068.18
	\$3,524.18	\$1,281.52	\$0.00	\$1,373.25			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

June 07, 2018

Loan:

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	\$1,068.18	\$920.61
Aug 2018	\$333.38			\$1,401.56	\$1,253.99
Sep 2018	\$333.38			\$1,734.94	\$1,587.37
Oct 2018	\$333.38	\$1,254.00	Hazard	\$814.32	\$666.75
Nov 2018	\$333.38			\$1,147.70	\$1,000.13
Dec 2018	\$333.38			\$1,481.08	\$1,333.51
Jan 2019	\$333.38			\$1,814.46	\$1,666.89
Feb 2019	\$333.38			\$2,147.84	\$2,000.27
Mar 2019	\$333.38	\$1,373.25	County Tax	\$1,107.97	\$960.40
Apr 2019	\$333.38			\$1,441.35	\$1,293.78
May 2019	\$333.38			\$1,774.73	\$1,627.16
Jun 2019	\$333.38			\$2,108.11	\$1,960.54
Jul 2019	\$333.38	\$1,373.25	County Tax	\$1,068.24	\$920.67
	\$4,000.56	\$4,000.50			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is \$1,068.18. Your starting balance (escrow balance required) according to this analysis should be \$920.61. This means you have a surplus of \$147.57. This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

The attached check is not a valid check, a check will be mailed within 30 days from the date of the analysis if your loan is current.

We anticipate the total of your coming year bills to be \$4,000.50. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$333.38
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$333.38

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.

Shellpoint Mortgage Servicing
PO Box 10826

Phone Number: (800) 365-7107
Fax: (866) 467-1137

Greenville, SC 29603-0826

Email: mtgbk@shellpointmtg.com

RE: Debtor 1 JOHN M SMILO
Debtor 2 Traci Lynn Smilo

Case No: 1753776

PROOF OF SERVICE

I certify that a copy of the foregoing documents were served upon the following persons electronically or by mail via the U.S. Postal Service, postage prepaid or by personal delivery, at their scheduled addresses on this day, 07/05/2018

Southern District of Ohio, Columbus Division
170 N. High St. RM 204A
Columbus, OH 43215

Frank M Pees
130 E Wilson Bridge Rd
Suite 200
Worthington, OH 43085

Crystal I Zellar
720 Market St.
PO Box 2172
Zanesville, OH 43702-

JOHN M SMILO
Traci Lynn Smilo
636 RIDGEWOOD DR
COSHOCOTON OH 43812

/s/ Stephanie St. Martin-Ancik